

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: THOMAS C. DOWNING	§	Case No. 06-72083
AMY L. DOWNING	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/07/2006.
- 2) The plan was confirmed on 01/22/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/25/2007, 08/13/2007, 02/05/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/02/2009.
- 5) The case was completed on 08/02/2011.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$81,498.00.
- 10) Amount of unsecured claims discharged without full payment: \$21,918.95.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 66,491.02	
Less amount refunded to debtor	\$ 114.05	
<b>NET RECEIPTS</b>		<b>\$ 66,376.97</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,422.96	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,422.96</b>
Attorney fees paid and disclosed by debtor:	\$ 274.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY RICHARD G LARSEN	Lgl	3,000.00	3,274.00	3,274.00	3,000.00	0.00
AMERICAN GENERAL FINANCE	Sec	2,705.00	5,054.28	2,112.15	2,112.15	290.28
AMERICAN GENERAL FINANCE	Uns	2,544.23	0.00	417.56	417.56	0.00
HARRIS BANK/CONSUMER LOAN	Sec	20,917.19	20,596.71	7,790.00	7,790.00	876.16
HARRIS BANK/CONSUMER LOAN	Uns	0.00	0.00	12,806.71	12,806.71	0.00
HARRIS BANK/CONSUMER LOAN	Sec	500.00	500.40	500.00	500.00	0.00
HARRIS BANK/CONSUMER LOAN	Uns	0.00	0.00	0.40	0.40	0.00
WELLS FARGO BANK N.A.	Sec	7,397.74	8,038.59	7,397.74	7,397.74	0.00
A J PETRONE DC DABCO	Uns	3,773.80	3,700.00	3,700.00	3,700.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Uns	1,161.00	1,161.00	1,161.00	1,161.00	0.00
ARROWHEAD INVESTMENT	Uns	455.00	NA	NA	0.00	0.00
ARTISTIC SOLUTIONS INC	Uns	367.67	237.37	237.37	237.37	0.00
BENEFICIAL ILLINOIS INC	Uns	8,185.19	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	951.73	4,080.47	4,080.47	4,080.47	0.00
PRA RECEIVABLES MANAGEMENT	Uns	777.35	777.35	777.35	777.35	0.00
PRA RECEIVABLES MANAGEMENT	Uns	729.98	1,003.89	1,003.89	1,003.89	0.00
CITIFINANCIAL INC	Uns	15,429.12	11,475.46	11,475.46	11,475.46	0.00
CITIFINANCIAL INC	Uns	3,469.69	3,469.69	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COLUMBUS BANK & TRUST	Uns	1,622.64	NA	NA	0.00	0.00
DELL FINANCIAL SVCS (DPAO)	Uns	2,374.04	NA	NA	0.00	0.00
DELL PREFERRED ACCOUNT	Uns	2,374.04	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Uns	3,766.14	3,766.14	3,766.14	3,766.14	0.00
DISCOVER CARD	Uns	3,605.04	NA	NA	0.00	0.00
PRA BEHAVIORAL LLC	Uns	442.02	NA	NA	0.00	0.00
PROVENA ST. JOSEPH HOSPITAL	Uns	1,082.85	NA	NA	0.00	0.00
SHERMAN HOSPITAL	Uns	131.40	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	561.33	561.33	561.33	561.33	0.00
THE CASH STORE	Uns	561.33	NA	NA	0.00	0.00
TRAPANI ORTHODONTICS	Uns	277.90	NA	NA	0.00	0.00
UNITED CASH LOANS	Uns	480.00	NA	NA	0.00	0.00
ZOE, INC DBA GETCASH911.COM	Uns	327.50	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Uns	0.00	1,055.12	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 7,897.74	\$ 7,897.74	\$ 0.00
Debt Secured by Vehicle	\$ 9,902.15	\$ 9,902.15	\$ 1,166.44
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 17,799.89	\$ 17,799.89	\$ 1,166.44
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 39,987.68	\$ 39,987.68	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 7,422.96	
Disbursements to Creditors	\$ 58,954.01	
<b>TOTAL DISBURSEMENTS:</b>		\$ 66,376.97

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/23/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.